

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Denise R. Sandbek
Debtor(s)

Case No. 15-04716-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Dec 28, 2020

User: AutoDocket
Form ID: 3180W

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Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 30, 2020:

Recip ID	Recipient Name and Address
db	+ Denise R. Sandbek, 175 Biglar Court, Windsor, PA 17366-9013
4716469	+ Account Assure, Plan Administrator, PO Box 219, Roswell, GA 30077-0219
4716470	+ Allen Restorations Inc., 5698 Gingrich Road, Hershey, PA 17033-9726
4716472	+ Arcadia Recovery Bureau, LLC, PO Box 70256, Philadelphia, PA 19176-0256
4743163	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
4716476	+ Boscov's, PO Box 71106, Charlotte, NC 28272-1106
4716483	Dermatology & Skin Surgery Center, of York, 400 Pine Grove Commons, York, PA 17403-5161
4716485	Estate Information Services LLC, EIS Collections, PO Box 1398, Reynoldsburg, OH 43068-6398
4716489	M&T Bank, PO Box 188, Buffalo, NY 14240-0188
4716491	+ Natalie I. Bene, MD, c/o CBY, 33 S. Duke Street, York, PA 17401-1401
4716494	+ Northland Group, Inc, P.O. Box 390905, Minneapolis, MN 55439-0905
4716495	OSS Health, 1861 Power Mill Road, York, PA 17402-4723
4716496	Quest Diagnostics, PO Box 740775, Cincinnati, OH 45274-0775
4716497	+ Sallie Mae, Department of Education, PO Box 740351, Atlanta, GA 30374-0351
4716500	++ VALLEY, ATTN ATTN LEGAL DEPARTMENT, 1455 VALLEY ROAD, WAYNE NJ 07470-8448 address filed with court:, Valley National Bank, 1455 Valley Road, Wayne, NJ 07470
4724075	+ VNB LOAN SERVICES INC., A SUBSIDIARY OF VALLEY NATIONAL BANK, 747 CHESTNUT RIDGE ROAD SUITE 201, CHESTNUT RIDGE , NY 10977-6225
4716501	+ Wellspan Health, York Hospital, 1001 South George Street, York, PA 17403-3645
4716502	+ York Hospital, 1001 S George St., York, PA 17403-3645

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4716471	EDI: AMEREXPR.COM	Dec 29 2020 00:13:00	American Express, Customer Service, PO Box 981535, El Paso, TX 79998-1535
4738429	EDI: BECKLEE.COM	Dec 29 2020 00:13:00	American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4716473	EDI: BANKAMER.COM	Dec 29 2020 00:13:00	Bank of America, PO Box 982235, El Paso, TX 79998-2235
4716474	+ EDI: CITICORP.COM	Dec 29 2020 00:13:00	Best Buy Credit Services, PO Box 790441, Saint Louis, MO 63179-0441
4716475	EDI: WFNNB.COM	Dec 29 2020 00:13:00	Bon-Ton/Comenity Bank, PO Box 659450, San Antonio, TX 78265-9450
4716480	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 28 2020 19:09:00	Citizens Bank, PO Box 7000, Providence, RI 02940
4716477	Email/Text: cms-bk@cms-collect.com	Dec 28 2020 19:09:00	Capital Management Services LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
4745777	EDI: BL-BECKET.COM	Dec 29 2020 00:13:00	Capital One NA, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4716479	+ EDI: CITICORP.COM		

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		Dec 29 2020 00:13:00	Citi Cards, ATTN: Customer Service, P.O. Box 6500, Sioux Falls, SD 57117-6500
4716481	+ Email/Text: mediamanagers@clientservices.com		
		Dec 28 2020 19:09:00	Client Services Inc, 3451 Harry Truman Blvd, Saint Charles, MO 63301-9816
4716482	+ EDI: CCS.COM		
		Dec 29 2020 00:13:00	Credit Collection Services, 2 Wells Avenue, Newton Center, MA 02459-3246
4716484	EDI: DISCOVER.COM		
		Dec 29 2020 00:13:00	Discover, PO Box 30943, Salt Lake City, UT 84130
4718018	EDI: DISCOVER.COM		
		Dec 29 2020 00:13:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4716486	EDI: USBANKARS.COM		
		Dec 29 2020 00:13:00	Fulton Bank, Cardmember Service, PO Box 6335, Fargo, ND 58125-6335
4716478	EDI: JPMORGANCHASE		
		Dec 29 2020 00:13:00	Chase, PO Box 15123, Wilmington, DE 19850
4716487	Email/Text: PBNCNotifications@peritussservices.com		
		Dec 28 2020 19:09:00	Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
4716488	EDI: LTDFINANCIAL.COM		
		Dec 29 2020 00:13:00	LTD Finanical Services, 7322 Southwest Freeway, Suite 1600, Houston, TX 77074
4725825	Email/Text: camanagement@mtb.com		
		Dec 28 2020 19:09:00	M&T BANK, PO BOX 1288, Buffalo, NY 14240
4716490	+ EDI: MID8.COM		
		Dec 29 2020 00:13:00	Midland Credit Management, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
4750713	+ EDI: MID8.COM		
		Dec 29 2020 00:13:00	Midland Credit Management, Inc., as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
4716492	+ Email/Text: Bankruptcies@nragroup.com		
		Dec 28 2020 19:10:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
4716493	+ EDI: NAVIENTFKASMSERV.COM		
		Dec 29 2020 00:13:00	Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
4754071	EDI: NAVIENTFKASMSERV.COM		
		Dec 29 2020 00:13:00	Navient Solutions, Inc., Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
4721975	EDI: Q3G.COM		
		Dec 29 2020 00:13:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
4716498	EDI: CITICORP.COM		
		Dec 29 2020 00:13:00	Sears Mastercard, PO Box 6282, Sioux Falls, SD 57117-6282
4716499	+ EDI: URSI.COM		
		Dec 29 2020 00:13:00	United Recovery Systems, 5800 North Course Drive, Houston, TX 77072-1613
4742852	EDI: ECAST.COM		
		Dec 29 2020 00:13:00	eCAST Settlement Corporation, POB 29262, New York NY 10087-9262

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 30, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 28, 2020 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
John F Goryl	on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
Joshua I Goldman	on behalf of Creditor M&T Bank josh.goldman@padgettlawgroup.com kevin.shatley@padgettlawgroup.com;angelica.reyes@padgettlawgroup.com
Michael R Caum	on behalf of Debtor 1 Denise R. Sandbek mikecaumesq@comcast.net
Rebecca Ann Solarz	on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
Thomas I Puleo	on behalf of Creditor M&T Bank tpuleo@kmlawgroup.com bkgroup@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1	Denise R. Sandbek	Social Security number or ITIN	xxx-xx-6399
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 1:15-bk-04716-HWV			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Denise R. Sandbek

12/28/20**By the court:** Henry W. Van Eck
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.